

DeVonna White  
3170 Ludlow Road  
Cleveland, Ohio 44120

June 13, 2011

Javitch, Block & Rathbone  
1100 Superior Avenue 18<sup>th</sup> Floor  
Cleveland, Ohio 44114-2518

Re: File No: RCD K88822 A SLR

Dear Sir/Madam,

Please be advised I am requesting a response from your company regarding the validity of the above alleged debt. I checked a copy of my credit report and realized that there was a collection reported from your agency, which I was not notified about. I do not reject to provide with the debt amount. However, this is a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b), that your claim is disputed and a validation is demanded. I am requesting the following evidence.

1. The agreement which authorizes you to collect debt on the assumed debt.
2. The signed agreement from the debtor confirming to pay the debt.
3. The documents regarding the payments made on this account and validation of the amount.

In good faith I am requesting the above information. This letter is asking for proof regarding the debt that I owe and verifying it. Also if there is an underlying **arbitration** clause associated with this claim, I **hereby exercise it**, and waive your litigation rights to this claim, per the underlying arbitration clause.

With regards,

DeVonna White

EXHIBIT A

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

JAVITCH, Black Rathbone  
 1100 Superior Ave  
 18<sup>th</sup> Floor  
 Cleveland, OH, 44114

2. Article Number

(Transfer from service label)

7010 3090 0001, 0019 0571

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

PS Form 3811, February 2004

Domestic Return Receipt

102595-02

EXHIBIT B

**SUMMONS IN A CIVIL ACTION COURT OF COMMON PLEAS, CUYAHOGA COUNTY JUSTICE CENTER  
CLEVELAND, OHIO 44113**

CASE NO.  
CV1206187

D1 CM

SUMMONS NO.  
18404035

Rule 4 (B) Ohio

Rules of Civil  
Procedure

CITIBANK NA  
VS  
DEVONNA WHITE

PLAINTIFF  
DEFENDANT

**SUMMONS**

DEVONNA WHITE  
AKA DEVONNA E. WHITE AKA DEVONNA E.  
MAULDIN  
3172 LUDLOW RD  
CLEVELAND OH 44120-0000

You have been named defendant in a complaint  
(copy attached hereto) filed in Cuyahoga County  
Court of Common Pleas, Cuyahoga County Justice  
Center, Cleveland, Ohio 44113, by the plaintiff  
named herein.

You are hereby summoned and required to  
answer the complaint within 28 days after service  
of this summons upon you, exclusive of the day of  
service.

Said answer is required to be served on:



Plaintiff's Attorney

HILARY V MICHAEL  
1100 SUPERIOR AVENUE, 19TH FL  
CLEVELAND, OH 44114-0000

Said answer is required to be served on Plaintiff's  
Attorney (Address denoted by arrow at left.)

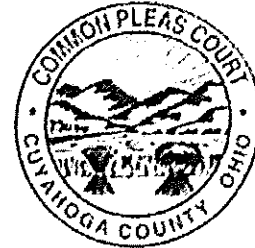
Your answer must also be filed with the court  
within 3 days after service of said answer on  
plaintiff's attorney.

If you fail to do so, judgment by default will be  
rendered against you for the relief demanded in the  
complaint.

Case has been assigned to Judge:

NANCY E. McDONNELL  
Do not contact Judge. Judge's name is given for  
attorney's reference only.

GERALD E. FUERST  
Clerk of the Court of Common Pleas



DATE

NOV 4, 2011

By

Deputy

COMPLAINT FILED 11/02/2011



Citibank, N.A.  
c/o Javitch, Block & Rathbone  
1100 Superior Ave  
18<sup>th</sup> floor  
Cleveland, Ohio 44114-2518

1/11/2012

**RE: New Consumer Case filing**

DeVonna White vs. Citibank, N.A. Successor to Citibank (South Dakota), N.A. c/o Javitch, Block & Rathbone

To whom it may concern:

Enclosed is the initiation paperwork for a consumer arbitration (2 copies), Citibank Card member agreement, and proof of service of the Demand to Respondent. Citibank arbitration clause also considers, per request, the consumer party arbitration fees upon request. I am making the demand that Respondents pay 100% of our consumer fees for the arbitration, per the arbitration clause.

This entire packet has been delivered and served to ALL of the Respondent's address as listed on the complaint. This arbitration only involves all claims and issues involved in Cuyahoga County, Ohio Court of Common Pleas Court case #CV11-768180. We reject any attempt by Respondent to combine other claims from any other accounts, which is prohibited by the arbitration clause in this case.

We demand an in-person arbitration hearing at JAMS office in Las Vegas, Nevada, a full consumer fee waiver and/or business Respondent pay the entire cost of the arbitration.

We demand comprehensive rule set and full rules of evidence be employed. We demand Ohio be the choice of law be employed in the arbitration.

Should you have questions, please call me at 216-374-6277.

Thank you,

DeVonna White  
devonna.white@sbcglobal.net

EXHIBIT D



FW: regarding my demand

Tuesday, February 21, 2012 12:31 PM

From: "Martelli Michelle" <MMartelli@jamsadr.com>

To: "devonna.white@sbcglobal.net" <devonna.white@sbcglobal.net>

Good morning Ms. White,

Your demand and payments have been received by JAMS. The JAMS Case Reference number is 1260001923. As per our policy, this demand is being administered by the office closest to your location. Ms. Debra Lewis is the Case Manager assigned from our Minneapolis Resolution Center. Debra can be reached at: 612-332-8225 phone or via email to [dlewis@jamsadr.com](mailto:dlewis@jamsadr.com).

I have forwarded your email inquiry to Debra as well so that she can respond to you directly.

Best regards,  
Michelle

EXHIBIT F



**Michelle Martelli**  
Administrative Assistant Client Services

THE RESOLUTION EXPERTS®

**JAMS, The Resolution Experts**  
3800 Howard Hughes Parkway  
11th Floor  
Las Vegas, NV 89169  
Email: [mmartelli@jamsadr.com](mailto:mmartelli@jamsadr.com)  
702.457.5267 (Office)  
702-835-7807 (Direct Dial)  
702.437.5267 (Facsimile)

Visit the new [JAMS ADR blog](#) to stay up-to-date  
on the latest news and trends in ADR.

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**From:** DEVONNA WHITE [mailto:[devonna.white@sbcglobal.net](mailto:devonna.white@sbcglobal.net)]

**Sent:** Monday, February 20, 2012 8:34 PM

**To:** Merritt Mindi

**Subject:** regarding my demand

DeVonna White vs Citibank N.A. Successors to Citibank N.A. South Dakota

To whom it may concern:

I sent a Demand for Arbitration over a month ago. I receive the return receipt back indicating JAMS received my Demand. I also sent the consumer fee and the checked was cashed 10 days ago. Please advise the status of this Demand.

EXHIBIT F